Certificate Number: 05781-NJ-DE-035373252

Bankruptcy Case Number: 21-11067



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 16, 2021</u>, at <u>3:15</u> o'clock <u>PM PST</u>, <u>Moshe German</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: February 16, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President